

APPRAISAL OF REAL PROPERTY



LOCATED AT

27 Highpoint Ter
Vernon, NJ 07461

LOT: 11 BLK: 170.02 LAND:\$133,400 IMPROV:\$77,100

FOR

Altunbilek, Ismet & Rumble
27 Highpoint Terr
Vernon, NJ 07461

OPINION OF VALUE

90,000

AS OF

07/20/2018

BY

VICTORIA L GILL
Victoria L Gill
42 COURTRIGHT ROAD
WANTAGE, NJ 07461
(973) 702-8939
vlgill039@earthlink.net

VICTORIA GILL, SCRREA, RAA
42 COURTRIGHT
WANTAGE, NJ 07461
TEL: 973-702-8939 FAX: 973-702-3041

Altunbilek, Ismet & Rumble
27 Highpoint Terr
Vernon, NJ 07461

Re: Property: 27 Highpoint Ter
Vernon, NJ 07461
Client: Ismet Altunbilek,
File No.: Altunbilek,

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. If we can be of additional service to you, please do not hesitate to call us at 973-702-8939.

Sincerely,


VICTORIA L GILL

RESIDENTIAL APPRAISAL SUMMARY REPORT File No.: 27 Highpoint Terr Page 3 of 25																																																													
SUBJECT	Property Address: 27 Highpoint Terr County: Sussex Legal Description: LOT: 11 BLK: 170.02 LAND:\$133,400 IMPROV:\$77,100 Assessor's Parcel #: n/a																																																												
	Tax Year: 2018 R.E. Taxes: \$ 5,517 Special Assessments: \$ 0 Borrower (if applicable): Ismet Altunbilek,																																																												
	Current Owner of Record: Altunbilek, Ismet & Rumable Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) HOA: \$ <input type="checkbox"/> per year <input type="checkbox"/> per month																																																												
	Market Area Name: Vernon Map Reference: 35084 Census Tract: 3713.00																																																												
ASSIGNMENT	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe) This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work) Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe) Intended Use: OPINION OF MARKET VALUE.																																																												
	Intended User(s) (by name or type): Altunbilek, Ismet & Rumable																																																												
	Client: Altunbilek, Ismet & Rumable Address: 27 Highpoint Terr, Vernon, NJ 07461 Appraiser: VICTORIA L GILL Address: 42 COURTRIGHT ROAD, WANTAGE, NJ 07461																																																												
	Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply Marketing time: <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.																																																												
MARKET AREA DESCRIPTION	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Predominant Occupancy</th> <th>One-Unit Housing</th> <th>Present Land Use</th> <th>Change in Land Use</th> </tr> <tr> <td> <input checked="" type="checkbox"/> Owner 100 <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%) </td> <td> PRICE AGE \$(000) (yrs) 50 Low 1 200 High 100 100 Pred 50 </td> <td> One-Unit 100 % 2-4 Unit % Multi-Unit % Comm'l % OTHER % </td> <td> <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * </td> </tr> </table>	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use	<input checked="" type="checkbox"/> Owner 100 <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	PRICE AGE \$(000) (yrs) 50 Low 1 200 High 100 100 Pred 50	One-Unit 100 % 2-4 Unit % Multi-Unit % Comm'l % OTHER %	<input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely * <input type="checkbox"/> In Process *																																																				
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	Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): MARKET CONDITIONS: GENERAL MARKET CONDITIONS IN THE AREA APPEAR TO SHOW VALUES STABLE. DEMAND AND SUPPLY CURRENTLY SUPPORT THE BALANCE SIDE. CURRENTLY THERE IS LITTLE OR NO IMPACT ON THE MARKET AS A RESULT OF LOAN DISCOUNTS, BUY DOWNS, OR CONCESSIONS. MARKETABILITY OF THE NEIGHBORHOOD IS SATISFACTORY AND SHOULD CONTINUE INTO THE NEAR FUTURE.																																																												
Dimensions: irregular Site Area: .34 acres Zoning Classification: Res Description: Residential Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No Ground Rent (if applicable) \$ / Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)																																																													
Actual Use as of Effective Date: SINGLE FAMILY RESIDENTIAL Use as appraised in this report: SINGLE FAMILY RESIDENTIAL Summary of Highest & Best Use: HIGHEST AND BEST USE IS CURRENT USE.																																																													
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Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe) FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 34037C0183E FEMA Map Date 09/29/2011																																																													
Site Comments: THERE ARE NO APPARENT ADVERSE SITE CONDITIONS OR EXTERNAL FACTORS (EASEMENTS, ENCROACHMENTS, ENVIRONMENTAL CONDITIONS, OR LAND USES, ETC.) NOTED BY THE APPRAISER. condition of well and septic unknown.																																																													
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Finished area above grade contains: 6 Rooms 3 Bedrooms 1.0 Bath(s) 960 Square Feet of Gross Living Area Above Grade Additional features: deck. NON REALITY ITEMS NOT CONSIDERED IN VALUE ESTIMATE .																																																													
Describe the condition of the property (including physical, functional and external obsolescence): The subject has many original components that are at the end of their useful life. The subject in need of updating through out. The subject has electrical repairs that should be addressed by a licensed electrician asap . including in need of a new roof and floor leveling.																																																													

TRANSFER HISTORY	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three year period preceding the date of this appraisal.													
	Data Source(s): TAX RECORDS													
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/listing: PER TAX RECORDS-SUBJECT WAS											
	Date:		SOLD FOR \$110,500 in 07/1999.											
	Price:													
	Source(s): TAX RECORDS													
	2nd Prior Subject Sale/Transfer													
	Date: N/A													
	Price:													
	Source(s):													
SALES COMPARISON APPROACH	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.													
	FEATURE		SUBJECT		COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3			
	Address		27 Highpoint Ter Vernon, NJ 07461		49 Woodland Dr Vernon, NJ 07462			26 Tallahatchie Dr Sussex, NJ 07461			10 Cedar Ridge Dr Vernon, NJ 07462			
	Proximity to Subject		2.23 miles S		0.12 miles W			1.93 miles SE						
	Sale Price		\$ NA		\$ 105,844			\$ 120,100			\$ 99,900			
	Sale Price/GLA		\$ N/A /sq.ft.		\$ 88.50 /sq.ft.			\$ 76.89 /sq.ft.			\$ 62.52 /sq.ft.			
	Data Source(s)		INSPECTION		GSMLS #3389706;DOM 67			GSMLS #3419398;DOM 198			GSMLS #3435803;DOM 47			
	Verification Source(s)		TAX RECORDS		Doc #			Doc #			Doc #			
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION			DESCRIPTION			DESCRIPTION			
	Sales or Financing		N/A		ArmLth			REO			REO			
	Concessions		NONE KNOWN		FHA;0			Cash;0			Conv;0			
	Date of Sale/Time		NA		11/13/2017			04/30/2018			05/15/2018			
	Rights Appraised		Fee Simple		Fee Simple			Fee Simple			Fee Simple			
	Location		AVERAGE		AVERAGE			AVERAGE			AVERAGE			
	Site		.34 acres		.68 acres			.88 acres			.41			
	View		AVERAGE		Res			Res			Res			
	Design (Style)		Ranch		Ranch			BiLvl			0 Ranch			
	Quality of Construction		AVERAGE		AVERAGE			AVERAGE			AVERAGE			
	Age		50 Years		48 Years			40 Years			53 Years			
	Condition		AVERAGE		AVERAGE			AVERAGE			AVERAGE			
	Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
	Room Count		6	3	1.0	6	3	2.0	8	3	2.1	7	4	2.0
	Gross Living Area		960 sq.ft.		1,196 sq.ft.		-5,900		1,562 sq.ft.		-15,100		1,598 sq.ft.	
	Basement & Finished		100%/50%		100%/50%		0sf		+5,000		100%/0%		0	
	Rooms Below Grade		Recrm		Recrm		+2,000		+2,000		+2,000		+2,000	
	Functional Utility		AVERAGE		AVERAGE			AVERAGE			AVERAGE			
	Heating/Cooling		Bsbrd:NONE		FWA:NONE			Bsbrd:CAC			FWA:NONE			
	Energy Efficient Items		STANDARD		None			None			None			
	Garage/Carport		1Garage		None			+3,000			2Garage			
	Porch/Patio/Deck		Deck		Deck			Deck			Deck			
	Fireplaces		None		None			1FP			-3,000			
	Pool Features		None		Pool			-5,000			None			
	Net Adjustment (Total)						+ - \$ -12,900		+ - \$ -28,100		+ - \$ -25,000			
	Adjusted Sale Price of Comparables						\$ 92,944		\$ 92,000				\$ 74,900	
	Summary of Sales Comparison Approach ALL COMPARABLE SALES USED WERE CONSIDERED IN ARRIVING AT THE ESTIMATED CURRENT MARKET VALUE FOR THE SUBJECT. DUE TO LIMITED CLOSED SALES OF SIMILAR STYLE HOMES LOCATED NEAR THE SUBJECT, IT WAS NECESSARY TO EXCEED THE ONE MILE GUIDELINE STYLE DEVIATION DOES NOT AFFECT VALUE. G.L.A. ADJUSTMENT BASED ON \$25 PER SQUARE FOOT DIFFERENCE. ALL OTHER ADJUSTMENTS MADE FOR VARYING AMENITIES. ALL SALES ARE GOOD INDICATORS OF VALUE FOR SUBJECT PROPERTY.													
SITE ADJUSTMENT BASED ON \$1,000 PER .10 ACRES.														
Indicated Value by Sales Comparison Approach \$ 90,000														

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was developed for this appraisal.			
	Provide adequate information for replication of the following cost figures and calculations.			
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): NA			
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW		OPINION OF SITE VALUE -----=\$	
	Source of cost data:		DWELLING Sq.Ft. @ \$ -----=\$	
	Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$ -----=\$	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ -----=\$	
			Sq.Ft. @ \$ -----=\$	
			Sq.Ft. @ \$ -----=\$	
			Sq.Ft. @ \$ -----=\$	
		Garage/Carport Sq.Ft. @ \$ -----=\$		
		Total Estimate of Cost-New -----=\$		
		Less Physical	Functional	External
		Depreciation -----= \$()		
		Depreciated Cost of Improvements -----=\$		
		"As-is" Value of Site Improvements -----=\$		
		-----=\$		
		-----=\$		
Estimated Remaining Economic Life (if required): 55-60 Years		INDICATED VALUE BY COST APPROACH -----=\$		
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.			
	Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier N/A = \$ Indicated Value by Income Approach			
	Summary of Income Approach (including support for market rent and GRM): THE INCOME APPROACH WAS CONSIDERED, BUT DEEMED INSUFFICIENT DUE TO THE LACK OF RENTAL DATA AVAILABLE.			
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.			
	Legal Name of Project:			
	Describe common elements and recreational facilities:			
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 90,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$			
	Final Reconciliation RELIABLE & ADEQUATE SALES OF SIMILAR & COMPETING TYPE HOMES PROVIDED THE BEST ESTIMATE OF CURRENT VALUE. MOST WEIGHT GIVEN TO SALES COMPARISON APPROACH, THE INCOME APPROACH WAS CONSIDERED BUT DEEMED INSUFFICIENT DUE TO LACK OF RENTAL DATA AVAILABLE. NO PERSONAL ITEMS INCLUDED IN APPRAISED VALUE.			
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: SUBJECT			
	APPRAISED "AS IS".			
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.			
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 90,000, as of: 07/20/2018, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.			
	A true and complete copy of this report contains 25 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.			
	Attached Exhibits:			
ATTACHMENTS	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>			
SIGNATURES	Client Contact: Altunbilek, Ismet & Rumable		Client Name: Altunbilek, Ismet & Rumable	
	E-Mail: ismetnj@gmail.com		Address: 27 Highpoint Terr, Vernon, NJ 07461	
	APPRAISER		SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
				
	Appraiser Name: VICTORIA L GILL		Supervisory or Co-Appraiser Name:	
	Company: Victoria L Gill		Company:	
	Phone: (973) 702-8939 Fax: (973) 702-3041		Phone: Fax:	
	E-Mail: vlqil039@earthlink.net		E-Mail:	
	Date of Report (Signature): 07/29/2018		Date of Report (Signature):	
	License or Certification #: 42RC00164800 State: NJ		License or Certification #: State:	
Designation: SCRREA, RAA		Designation:		
Expiration Date of License or Certification: 12/31/2019		Expiration Date of License or Certification:		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: 07/20/2018		Date of Inspection:		

Property Address: 27 Highpoint Ter Client: Altunbilek, Ismet & Rumable Address: 27 Highpoint Terr, Vernon, NJ 07461 State: NJ Zip Code: 07461

Appraiser: VICTORIA L GILL Address: 42 COURTRIGHT ROAD, WANTAGE, NJ 07461

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Property Address:	27 Highpoint Ter		Client:	Altunbilek, Ismet & Rumable		Address:	27 Highpoint Terr, Vernon, NJ 07461	
Appraiser:	VICTORIA L GILL		Address:	42 COURTRIGHT ROAD, WANTAGE, NJ 07461				

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

DEFINITION OF MARKET VALUE *:


Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

SEE ATTACHED ADDENDUM FOR ADDITIONAL COMMENTS.

Client Contact:	Altunbilek, Ismet & Rumable		Client Name:	Altunbilek, Ismet & Rumable	
E-Mail:	ismetnj@gmail.com		Address:	27 Highpoint Terr, Vernon, NJ 07461	

SIGNATURES	APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		
	Appraiser Name: VICTORIA L GILL	Supervisory or Co-Appraiser Name: _____
	Company: Victoria L Gill	Company: _____
	Phone: (973) 702-8939 Fax: (973) 702-3041	Phone: _____ Fax: _____
	E-Mail: vlqill039@earthlink.net	E-Mail: _____
	Date Report Signed: 07/29/2018	Date Report Signed: _____
	License or Certification #: 42RC00164800 State: NJ	License or Certification #: _____ State: _____
	Designation: SCRREA, RAA	Designation: _____
	Expiration Date of License or Certification: 12/31/2019	Expiration Date of License or Certification: _____
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	
Date of Inspection: 07/20/2018	Date of Inspection: _____	

Borrower/Client	Ismet Altunbilek,				
Property Address	27 Highpoint Ter				
City	Vernon	County	Sussex	State	NJ Zip Code 07461
Lender	Altunbilek, Ismet & Rumble				

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the client to evaluate the property that is the subject of this appraisal for an opinion of market value only.

INTENDED USER: The intended user of this appraisal report is the client.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

COMMENTS ON PHOTOGRAPHS:

THE PHOTOGRAPHS IN THIS REPORT ARE DIGITAL PHOTOS UTILIZING IMAGING TECHNOLOGY. THE APPRAISER HAS PERSONALLY INSPECTED AND PHOTOGRAPHED THE SUBJECT AND ALL COMPARABLES UTILIZED IN THIS REPORT; HOWEVER, SOME OF THE COMPARABLES MAY HAVE BEEN DOWNLOADED FROM AN ON-LINE PROVIDER OR MLS SERVICE, WHICH BETTER DEPICTS THE COMPARABLES AT THE TIME OF SALE. IN SOME SITUATIONS THE APPRAISER MAY NOT BE ABLE TO TAKE PHOTOGRAPHS OF COMPARABLES DUE TO PRIVACY RESTRICTIONS SUCH AS LONG DRIVEWAYS, WHEN THE COMPARABLE IS NOT VISIBLE FROM THE PUBLIC ROAD. ON-LINE PHOTOS MAY BE USED IF A COMPARABLE HAS BEEN RAZED FOR NEW CONSTRUCTION. ON-LINE PHOTOS MAY ACCOUNT FOR SEASONAL CHANGES IN THE PHOTOGRAPHS. THE PHOTOGRAPHS USED IN THE APPRAISAL ARE A TRUE AND CORRECT REPRESENTATION OF THE SUBJECT PROPERTY, AND THE COMPARABLE SALES USED IN THIS REPORT. ALTHOUGH THE PHOTOGRAPHS MAY HAVE BEEN ENHANCED DURING THE FINISHING PROCESS FOR BETTER QUALITY, NO ALTERATIONS WERE MADE TO THE IMAGES WHICH WOULD MISREPRESENT THE APPEARANCE OF THE SUBJECT OR COMPARABLES.

COMMENTS ON SIGNATURES:

THE SIGNATURES THAT APPEAR IN THIS REPORT ARE DIGITAL SIGNATURES. THE SIGNATURES ARE PASSWORD PROTECTED TO PREVENT UNAUTHORIZED USE. THE USE OF DIGITAL SIGNATURES ARE APPROVED BY FANNIE MAE AND FREDDIE MAC. DIGITAL SIGNATURES ARE ALSO APPROVED UNDER USPAP STANDARDS AND CARRY THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER REPORT.

ADDITIONAL COMMENTS:

UNLESS OTHERWISE STATED IN THE APPRAISAL REPORT, THE APPRAISER HAS NO KNOWLEDGE OF ANY HIDDEN OR UNAPPARENT CONDITIONS OF THE PROPERTY THAT WOULD MAKE THE PROPERTY MORE OR LESS VALUABLE, AND MAKES NO GUARANTEES OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING THE CONDITION OF THE PROPERTY, THE PURPOSE OF THIS APPRAISAL REPORT IS FOR AN OPINION OF MARKET VALUE ONLY.

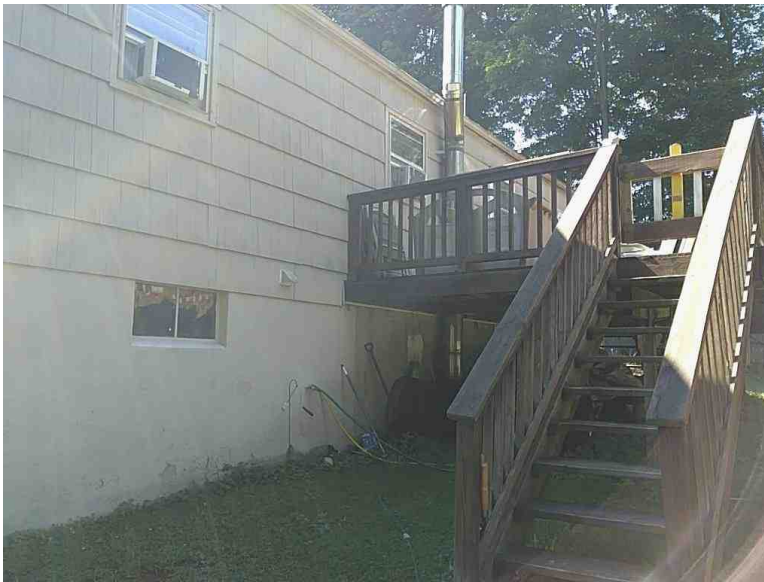
CLARIFICATION OF INTENDED USE AND INTENDED USER:

THE INTENDED USERS OF THIS APPRAISAL REPORT IS THE CLIENT AND THE CLIENTS ATTORNEY. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR AN OPINION OF MARKET VALUE ONLY FOR THE CLIENT. SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					

**SUBJECT FRONT**

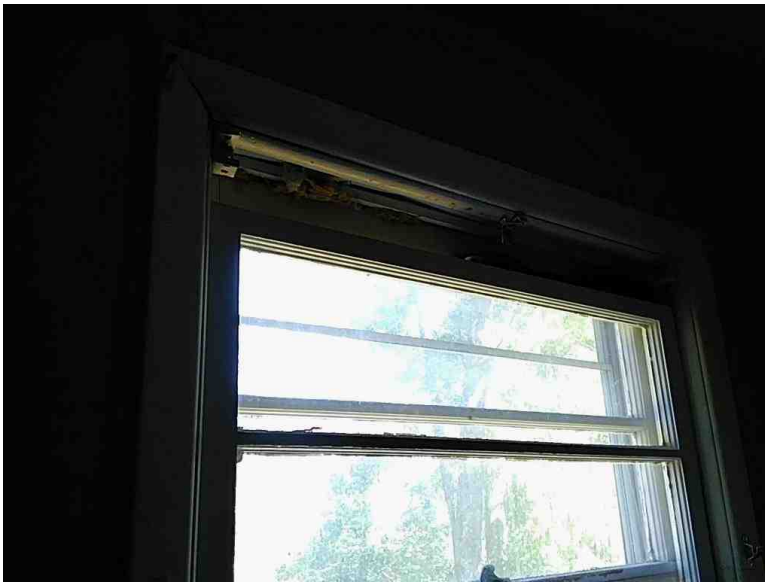
27 Highpoint Ter
Sales Price NA
Gross Living Area 960
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location AVERAGE
View AVERAGE
Site .34 acres
Quality AVERAGE
Age 50 Years

**SUBJECT REAR****SUBJECT STREET**

Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumble					



opposite street



Rotted window



Rotted window

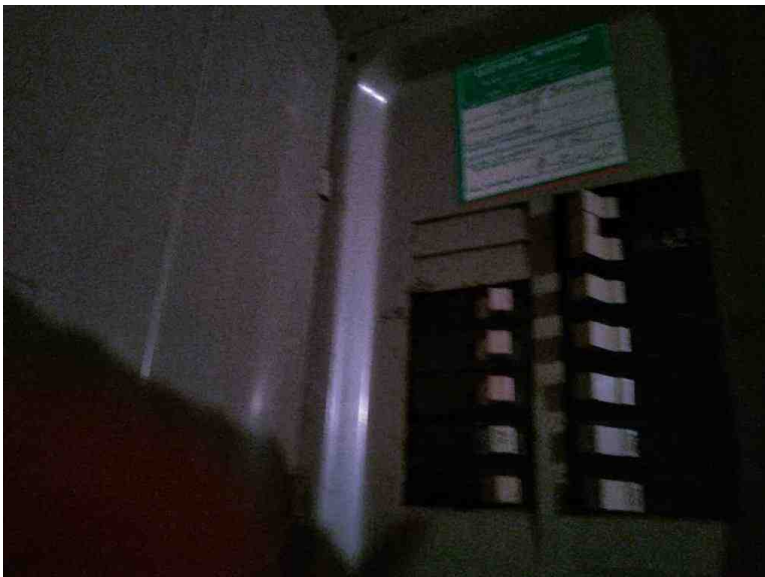
Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



non functional wood stove



boiler

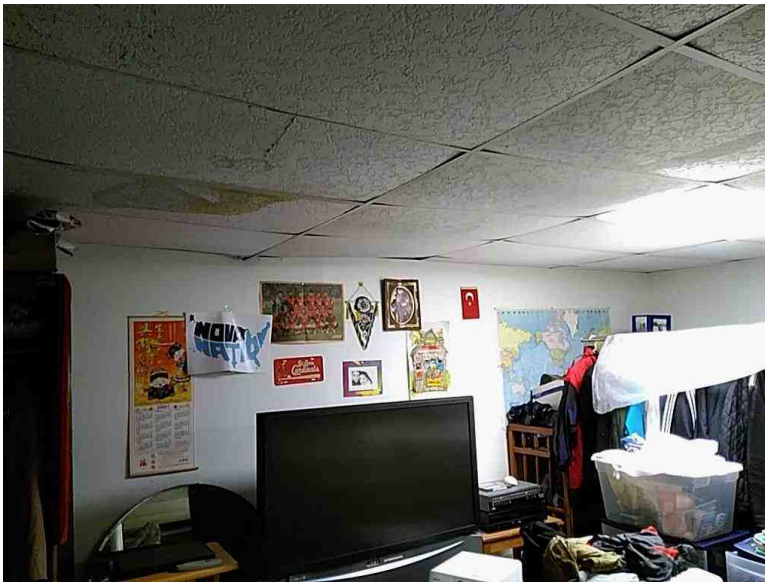


panel

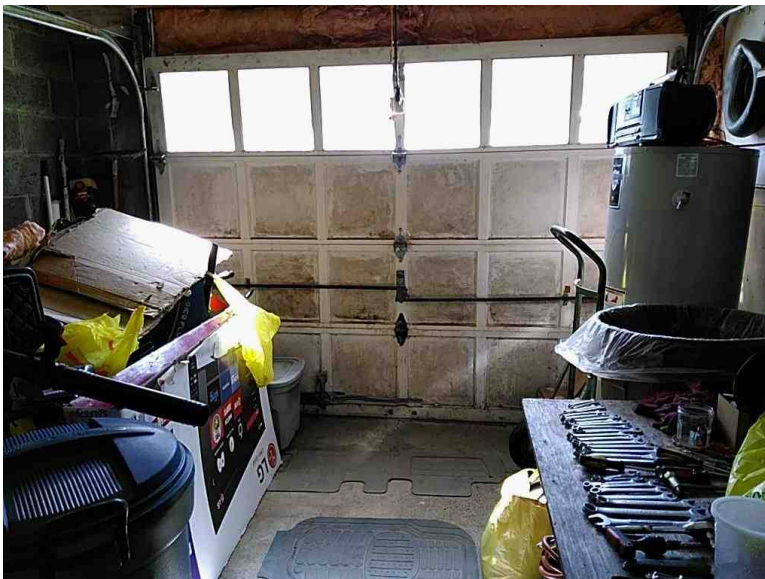
Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



in need of electrical repairs



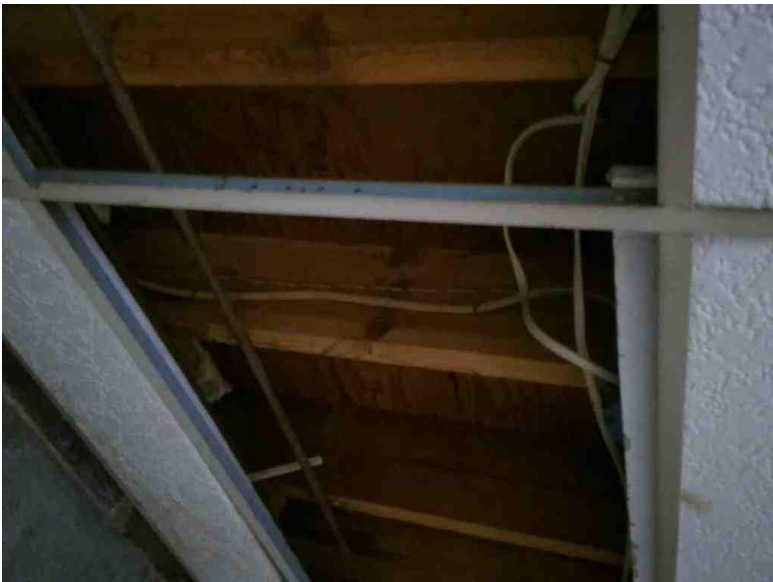
in need of replacement

garage
door rotted

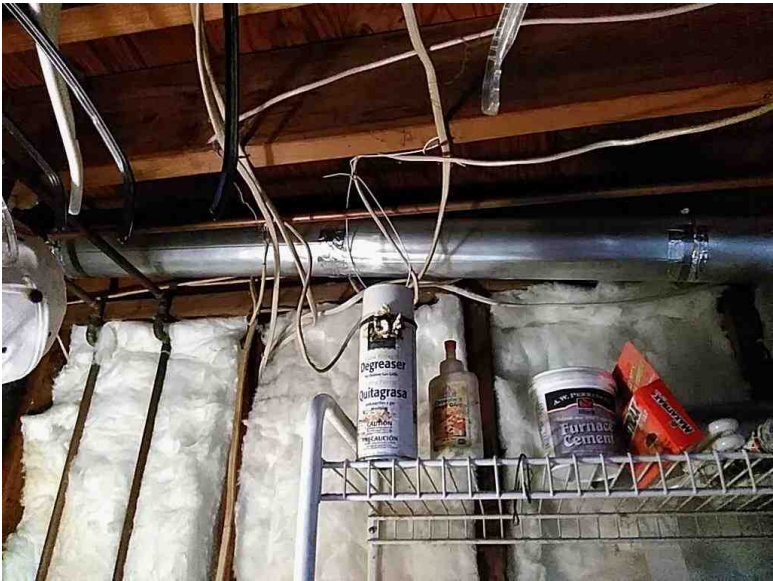
Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



mold



in need of electrical repairs



in need of electrical repairs

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Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



window to be replaced

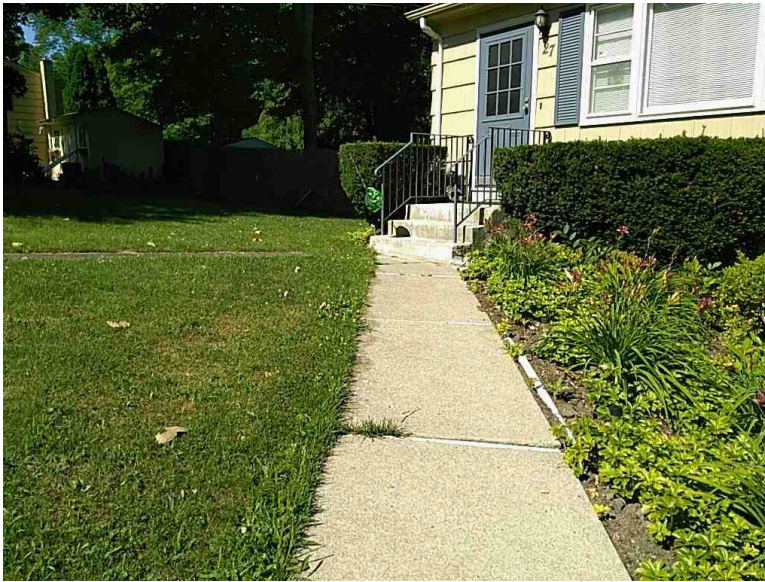


1 car



left side

Borrower/Client	Ismet Altunbilek,					
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City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



side walk trip hazard



right side

Borrower/Client	Ismet Altunbilek,					
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City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



add rear



add left side

Borrower/Client	Ismet Altunbilek,					
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City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					

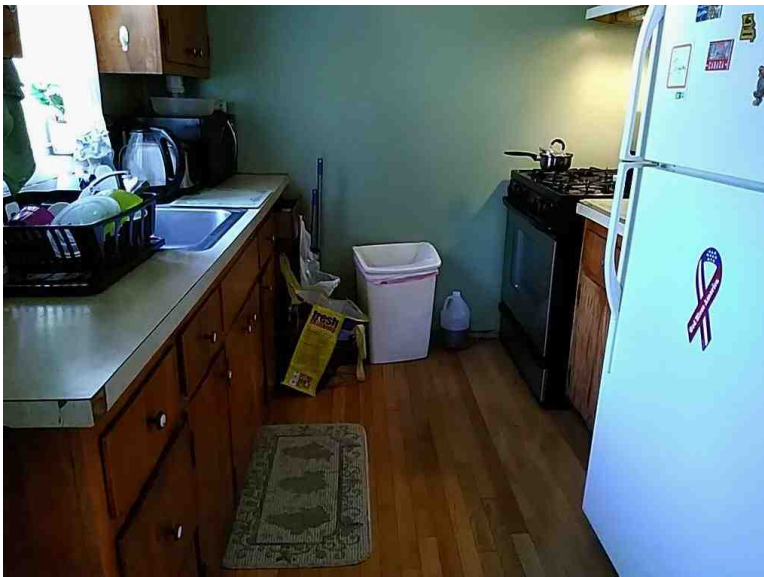


Living

27 Highpoint Ter
 Sales Price NA
 Gross Living Area 960
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1.0
 Location AVERAGE
 View AVERAGE
 Site .34 acres
 Quality AVERAGE
 Age 50 Years



Dining



Kitchen

Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumble					



Bedroom

27 Highpoint Ter
Sales Price NA
Gross Living Area 960
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location AVERAGE
View AVERAGE
Site .34 acres
Quality AVERAGE
Age 50 Years

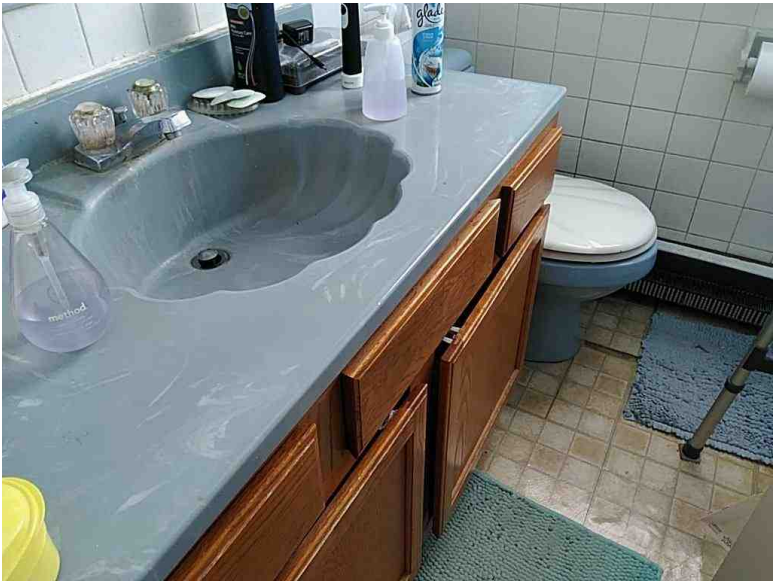


Bedroom



Bedroom

Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumable					



Bath

27 Highpoint Ter
Sales Price NA
Gross Living Area 960
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1.0
Location AVERAGE
View AVERAGE
Site .34 acres
Quality AVERAGE
Age 50 Years



Bath

Borrower/Client	Ismet Altunbilek,					
Property Address	27 Highpoint Ter					
City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumble					

Building Sketch

First Floor
[960 Sq ft]

40'

24'

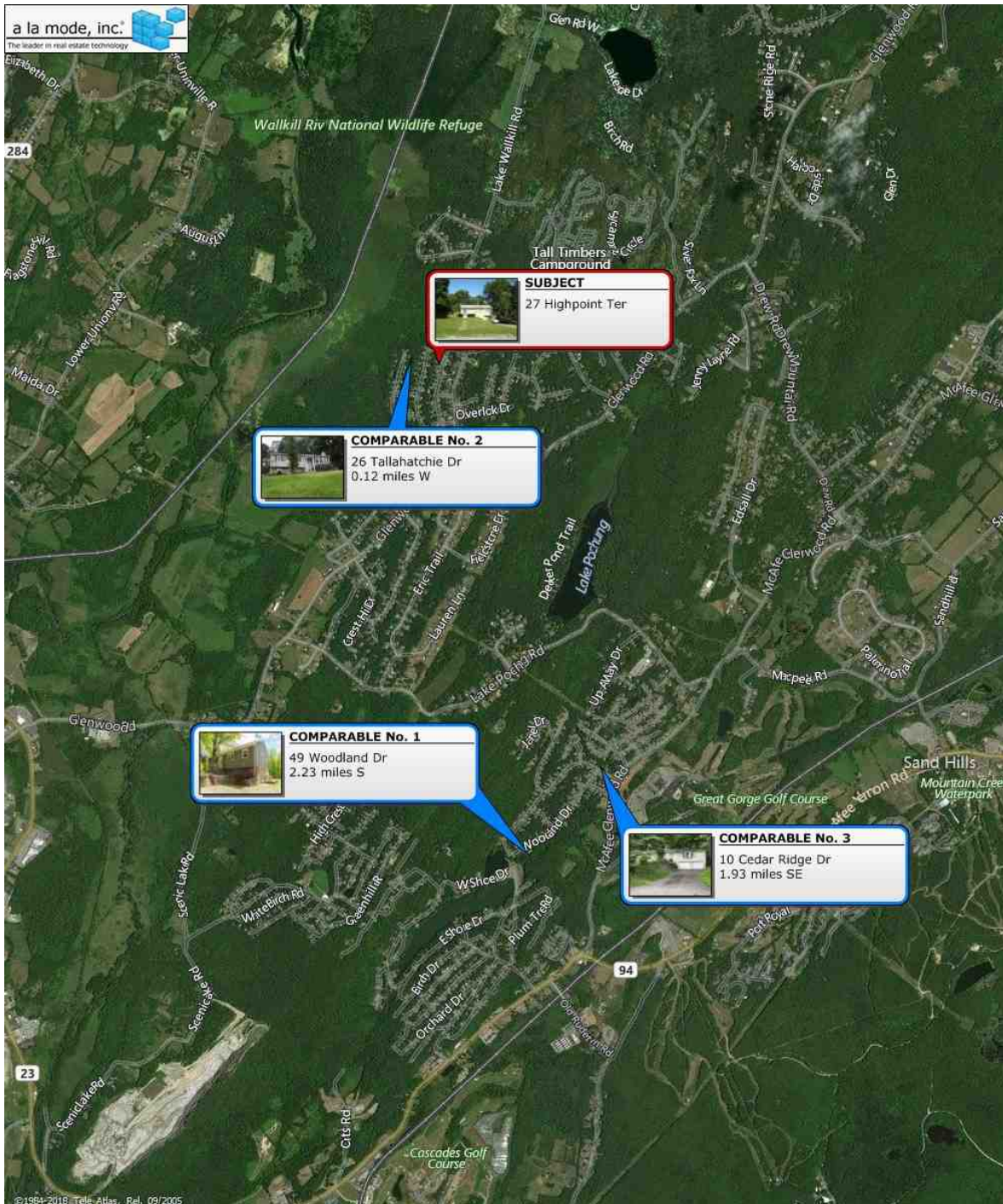
40'

24'

TOTAL Sketch by a la mode, inc.

Area Calculations Summary		
Living Area		Calculation Details
First Floor	960 Sq ft	24 × 40 = 960
Total Living Area (Rounded):	960 Sq ft	

Borrower/Client	Ismet Altunbilek,					
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City	Vernon	County	Sussex	State	NJ	Zip Code 07461
Lender	Altunbilek, Ismet & Rumble					



Comparable 1

49 Woodland Dr	
Prox. to Subject	2.23 miles S
Sale Price	105,844
Gross Living Area	1,196
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	AVERAGE
View	Res
Site	.68 acres
Quality	AVERAGE
Age	48 Years



Comparable 2

26 Tallahatchie Dr	
Prox. to Subject	0.12 miles W
Sale Price	120,100
Gross Living Area	1,562
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	AVERAGE
View	Res
Site	.88 acres
Quality	AVERAGE
Age	40 Years



Comparable 3

10 Cedar Ridge Dr	
Prox. to Subject	1.93 miles SE
Sale Price	99,900
Gross Living Area	1,598
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	AVERAGE
View	Res
Site	.41
Quality	AVERAGE
Age	53 Years

THIS DOCUMENT IS PRINTED ON WATERMARKED PAPER, WITH A MULTI-COLORED BACKGROUND AND MULTIPLE SECURITY FEATURES. PLEASE VERIFY AUTHENTICITY.

State Of New Jersey
New Jersey Office of the Attorney General
Division of Consumer Affairs

THIS IS TO CERTIFY THAT THE
Real Estate Appraisers Board

HAS CERTIFIED

Victoria L. Gill
42 Courtright Road
Wantage NJ 07461

FOR PRACTICE IN NEW JERSEY AS A(N): **Cert Residential Appraiser**

11/09/2017 TO 12/31/2019
VALID

42RC00164800
LICENSE/REGISTRATION/CERTIFICATION #

Signature of Licensee/Registrant/Certificate Holder

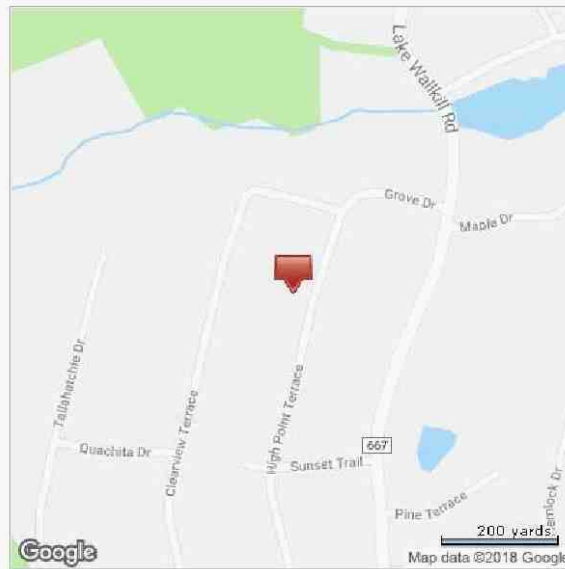
Sharon M. Jeyaraj
ACTING DIRECTOR

27 High Point Ter, Sussex, NJ 07461-4219, Sussex County

Property Map



*Lot Dimensions are Estimated



Courtesy of Victoria Gill, New Jersey Multiple Listing Service Inc

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Property Detail

Generated on 07/19/2018

Page 1 of 1

PROPERTY HISTORY

File No. **27 Highpoint Terr**

Borrower/Client	Ismet Altunbilek,				
Property Address	27 Highpoint Ter				
City	Vernon	County	Sussex	State	NJ
				Zip Code	07461
Lender	Altunbilek, Ismet & Rumble				

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *
(may include properties that were considered but not utilized as comparables)

49 Woodland Dr
Public Records Not Found

26 Tallahatchie Dr
Public Records Not Found

10 Cedar Ridge Dr
Public Records Not Found